

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

2920 days is equivalent to 8 years.

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Also available are 3% and 4% compound inflation options. The Maximum Daily Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$284	\$777	\$258	\$708		\$386	\$1,147
55	\$374	\$999	\$341	\$910		\$514	\$1,456
60	\$550	\$1,332	\$501	\$1,213		\$755	\$1,930
65	\$868	\$1,845	\$790	\$1,681		\$1,189	\$2,664
70	\$1,469	\$2,698	\$1,338	\$2,458		\$2,024	\$3,894
75	\$2,517	\$4,047	\$2,294	\$3,687		\$3,422	\$5,725
80	\$4,128	\$6,161	\$3,761	\$5,614		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ Important Company Notes

On each policy anniversary, the daily benefit amount, as well as the remaining benefit amount payable is increased by 3% or 5% compounded annually.

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90 day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis, including premiums paid during the 90-day waiting period. Premiums are waived until facility confinement ends.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$288	\$791	\$250	\$688	\$417	\$1,147
55	\$388	\$970	\$337	\$844	\$562	\$1,406
60	\$557	\$1,254	\$485	\$1,090	\$808	\$1,817
65	\$859	\$1,707	\$747	\$1,493	\$1,244	\$2,488
70	\$1,395	\$2,441	\$1,213	\$2,123	\$2,022	\$3,538
75	\$2,359	\$3,774	\$2,051	\$3,281	\$3,418	\$5,469
80	\$3,869	\$5,804	\$3,364	\$5,047	\$5,607	\$8,411

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☐ Important Company Notes:

10 year plan is also available.

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes

Compound - On each policy anniversary, daily/monthly benefit amounts, as well as remaining benefit amount payable is increased by 5% compounded annually. Simple - On each policy anniversary, the daily/monthly benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90 calendar day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends. (7 calendar days counted for one or more days of confinement during a 7-day period)

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$304	\$837	\$265	\$728		\$420	\$1,155
55	\$370	\$924	\$321	\$803		\$510	\$1,275
60	\$522	\$1,174	\$454	\$1,021		\$720	\$1,620
65	\$717	\$1,435	\$624	\$1,247		\$990	\$1,980
70	\$1,174	\$2,054	\$1,021	\$1,786		\$1,620	\$2,835
75	\$1,956	\$3,130	\$1,701	\$2,722		\$2,700	\$4,320
80	\$3,391	\$5,086	\$2,948	\$4,423		\$4,680	\$7,020

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☒ 60 days TYPE
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes
2 options for compound - No maximum and 2x initial benefit amount
5% simple: 5% of initial benefit amount is added annually at the anniversary date. 5% Comp. No max: The benefit amount is increased 5% annually at the anniversary date. 5% Comp. 2 max: The benefit amount is increased 5% annually at the anniversary date until the benefit amount is twice the initial amount.

Residential Care Facility Daily Benefit Amounts

- Represents the percentage of the Nursing Home Daily Benefit Amount.
- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day ☐ per week ☒ per month
☐ Not Available
☐ Important Company Notes:

Waiver of Premium

premium waiver takes effect the day after the date the elimination period is met. It ends on the date the policyholder is no longer benefit eligible.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$348	\$561	\$303	\$488		\$550	\$956
55	\$474	\$775	\$413	\$674		\$756	\$1,299
60	\$705	\$1,147	\$613	\$998		\$1,097	\$1,888
65	\$1,049	\$1,688	\$912	\$1,468		\$1,632	\$2,793
70	\$1,630	\$2,571	\$1,418	\$2,198		\$2,513	\$4,223
75	\$2,855	\$4,149	\$2,483	\$3,608		\$4,433	\$7,088
80	\$4,488	\$5,987	\$3,902	\$5,206		Not Available	\$0

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime

☐ Important Company Notes:

730, 1095, 1460, 1825, 2555 (No. of days) times the Nursing Facility Daily Benefit.

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☒ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount. ☐ 80% ☐ 75%

- ☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Takes effect upon benefit eligibility(after elimination period is satisfied)

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

20* Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$445	\$1,140	\$387	\$991		\$733	\$2,061	
55	\$486	\$1,231	\$422	\$1,070		\$816	\$2,235	
60	\$690	\$1,538	\$600	\$1,338		\$1,152	\$2,860	
65	\$1,035	\$2,084	\$900	\$1,893		\$1,734	\$3,814	
70	\$1,726	\$3,155	\$1,501	\$2,744		\$2,876	\$5,514	
75	\$3,084	\$5,098	\$2,681	\$4,433		\$5,033	\$8,578	
80	\$5,246	\$8,092	\$4,562	\$7,036		\$8,346	\$13,175	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes

Simple Inflation: On each policy anniversary, the daily benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued. Compound Inflation: On each policy anniversary, daily benefit amounts, as well as remaining benefit amount payable is increased by 5% compounded annually.

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ Not Available
☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Premiums for the policy and attached riders will be waived after confinement in a nursing/residential facility for a period of 90 days. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$366	\$1,099	\$305	\$915		\$484	\$1,453	
55	\$458	\$1,190	\$381	\$992		\$606	\$1,574	
60	\$610	\$1,434	\$509	\$1,195		\$807	\$1,897	
65	\$915	\$1,831	\$763	\$1,526		\$1,211	\$2,422	
70	\$1,404	\$2,386	\$1,170	\$1,989		\$1,857	\$3,157	
75	\$2,563	\$3,845	\$2,136	\$3,204		\$3,391	\$5,086	
80	\$3,967	\$5,752	\$3,306	\$4,794		\$5,247	\$7,609	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

730, 1095, 1460, 1825, 2555 or 3650 (No. of days) times the Nursing Facility Daily Benefit. 10 Yrs. Plan is also available

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

There are 7 automatic annual inflation protection options: Simple 1%, Simple 2%, Simple 3%, Simple 4%, Simple 5%, Simple 6% and Compound 5%. There are 3 Guaranteed Purchase Options: CPI-U, CPI-U + 1 and CPI-U + 2. With the CPI-U Guaranteed Purchase option, the policyowner receives annual offers to increase his benefits proportionally to the increase in the CPI-U over the past year (september last year to september 2 years prior). The increase in

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

20* Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$314	\$981	\$215	\$672	\$366	\$1,189
55	\$476	\$1,310	\$326	\$897	\$552	\$1,581
60	\$651	\$1,588	\$446	\$1,088	\$750	\$1,905
65	\$965	\$2,050	\$661	\$1,404	\$1,104	\$2,441
70	\$1,496	\$2,758	\$1,025	\$1,889	\$1,697	\$3,273
75	\$2,468	\$4,006	\$1,690	\$2,744	\$2,794	\$4,742
80	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☒ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$100 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ Not Available
☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ Important Company Notes

Waiver of Premium

None offered with this policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

100 Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	Not Available	\$580	\$1,020		Not Available	Not Available	
55	Not Available	Not Available	\$770	\$1,360		Not Available	Not Available	
60	Not Available	Not Available	\$970	\$1,710		Not Available	Not Available	
65	Not Available	Not Available	\$1,540	\$2,640		Not Available	Not Available	
70	Not Available	Not Available	\$2,820	\$4,530		Not Available	Not Available	
75	Not Available	Not Available	\$5,010	\$7,320		Not Available	Not Available	
80	Not Available	Not Available	\$9,000	\$11,740		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☐ Important Company Notes:

Our Facility Care Benefit is monthly so it is 12 times the Facility Care benefit times the Benefit Period selected. Also, we offer 8 Yrs..

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes
Also offer 5% compound capped at 2 x monthly benefit originally selected. The Facility Care Benefit & remaining Maximum Benefit are increased by 5% annually.

Nursing Home Daily Benefit Amounts

\$900 minimum to \$9000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

We waive premium after 90 service days.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$409	\$1,095	\$349	\$936		\$572	\$1,797	
55	\$516	\$1,281	\$441	\$1,095		\$724	\$2,091	
60	\$696	\$1,601	\$595	\$1,369		\$976	\$2,556	
65	\$1,007	\$2,055	\$861	\$1,756		\$1,411	\$3,302	
70	\$1,634	\$2,990	\$1,397	\$2,556		\$2,290	\$4,556	
75	\$2,878	\$4,777	\$2,460	\$4,083		\$4,032	\$7,056	
80	\$4,198	\$6,507	\$3,588	\$5,562		\$5,882	\$9,412	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:
 3, 4 and 10 years

Elimination Periods

☐ 0 days ☒ 60 days ☐ TYPE
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes
Also inflation protection based on the CPI.

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month]
 offered in increments of \$10.

☒ per day ☐ per week ☐ per month

☐ Not Available

☒ Important Company Notes:
Indemnity based benefit

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily
 Benefit Amount. ☐ 80% ☐ 75%

☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy
 with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$625	\$2,179	\$521	\$1,816		\$775	\$3,109	
55	\$795	\$2,557	\$662	\$2,131		\$992	\$3,587	
60	\$1,087	\$3,000	\$906	\$2,500		\$1,385	\$4,150	
65	\$1,636	\$3,868	\$1,363	\$3,223		\$2,118	\$5,362	
70	\$2,513	\$5,376	\$2,094	\$4,480		\$3,305	\$7,526	
75	\$4,147	\$7,415	\$3,456	\$6,179		\$5,500	\$10,473	
80	\$6,632	\$10,362	\$5,527	\$8,635		\$8,855	\$14,752	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:
 3, 4 and 10 years

Elimination Periods

☐ 0 days ☒ 60 days ☐ TYPE
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes
Also inflation protection based on the CPI

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month]
 offered in increments of \$10.

☒ per day ☐ per week ☐ per month

☐ Not Available

☒ Important Company Notes:
Reimbursement based benefit

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount. ☐ 80% ☐ 75%

☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy
 with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$568	\$1,676	\$473	\$1,397	\$704	\$2,392
55	\$722	\$1,967	\$602	\$1,639	\$902	\$2,759
60	\$988	\$2,308	\$824	\$1,923	\$1,259	\$3,193
65	\$1,487	\$2,975	\$1,239	\$2,479	\$1,925	\$4,125
70	\$2,284	\$4,136	\$1,903	\$3,446	\$3,005	\$5,789
75	\$3,770	\$5,704	\$3,142	\$4,753	\$5,000	\$8,056
80	\$6,029	\$7,971	\$5,024	\$6,643	\$8,050	\$11,348

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes
Optional 5% simple increase rider, increases original daily benefit by 5% annually, optional 5% compound increase rider increases daily maximum by 5% compounded annually

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ Not Available
☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

- Represents the percentage of the Nursing Home Daily Benefit Amount.
- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Provided after confinement in a nursing facility or residential care facility for a period of 90 days, days need not be consecutive.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$252	\$631	\$210	\$526		\$324	\$810	
55	\$336	\$758	\$280	\$631		\$432	\$972	
60	\$449	\$898	\$374	\$748		\$576	\$1,152	
65	\$730	\$1,314	\$608	\$1,095		\$936	\$1,684	
70	\$1,207	\$1,992	\$1,006	\$1,660		\$1,548	\$2,554	
75	\$1,825	\$2,737	\$1,521	\$2,281		\$2,340	\$3,510	
80	\$3,229	\$4,520	\$2,691	\$3,767		\$4,140	\$5,796	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime

☒ Important Company Notes:

Additional 10-year period is available

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes

Simple Inflation: On each policy anniversary, the daily benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued. Compound Inflation: On each policy anniversary, daily benefit amounts, as well as remaining benefit amount payable is increased by 5% compounded annually.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Premiums for the policy and attached riders will be waived after confinement in a nursing/residential facility for a period of 90 days. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$322	\$884	\$268	\$737	\$462	\$1,271
55	\$388	\$917	\$324	\$764	\$558	\$1,317
60	\$539	\$1,131	\$449	\$943	\$774	\$1,625
65	\$731	\$1,381	\$609	\$1,151	\$1,050	\$1,985
70	\$1,077	\$1,810	\$898	\$1,508	\$1,548	\$2,601
75	\$2,151	\$3,398	\$1,792	\$2,832	\$3,090	\$4,882
80	\$3,228	\$4,842	\$2,691	\$4,035	\$4,638	\$6,957

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

2920 days is equivalent to 8 years

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Also available are 3% and 4% compound inflation options. The Maximum Daily Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$289	\$792	\$264	\$722		\$393	\$1,170
55	\$382	\$1,019	\$348	\$928		\$524	\$1,485
60	\$561	\$1,358	\$511	\$1,237		\$770	\$1,969
65	\$885	\$1,882	\$806	\$1,715		\$1,213	\$2,717
70	\$1,498	\$2,752	\$1,365	\$2,507		\$2,065	\$3,972
75	\$2,568	\$4,128	\$2,340	\$3,761		\$3,490	\$5,840
80	\$4,210	\$6,284	\$3,836	\$5,726		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.